

**REMARKS**

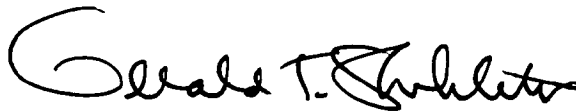
Reconsideration and further examination of the subject patent application in light of the present Amendment and Remarks is respectfully requested. Claims 1-22 are currently pending in the application.

Applicant has amended claims 1-9 to replaced "credit card" with "card". Further, claims 20-22 have been amended to replace "credit card" with "bank card", an equivalent term.

Applicant hereby requests reconsideration and reexamination thereof.

With the above amendments and remarks, this application is considered ready for allowance and Applicant earnestly solicits an early notice of same. Should the Examiner be of the opinion that a telephone conference would expedite prosecution of the subject application, he is respectfully requested to call the undersigned at the below-listed number.

Respectfully submitted,  
**WELSH & KATZ, LTD.**



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